Appl. No. 10/046,654
Amdt. dated November 5, 2008
Preliminary Amendment

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently Amended) A payment enabler operable to method for automatically transferring credit between one or more stored value funds and one or more money handlers using a wide-area computer network, the payment enablermethod comprising:

an enabler interface, the enabler interface operable to provide providing a first user interface to a first user, the first user coupled to the wide-area computer network, the first user associated with a first stored value fund, the first user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the enabler interface a server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface[[;]] wherein the enabler interface is operable to receive receiving automated transfer information at the server computer system from the first user interface and to receive receiving a first selection of an amount for the automated transfer, the enabler interface operable to provide a second user interface to a second user, the second user coupled to the wide-area computer network, the second user associated with a second stored value fund, the second user interface including one of a group comprising a second phone interface, a second agent interface, a second internet interface, a second kiosk interface, and a second ATM interface, the enabler interface operable to communicate with the second phone interface, the second agent interface, the second internet interface, the second kiosk interface, and the second ATM interface, the enabler interface operable to receive a second selection of a second money handler chosen by the second user for the automated transfer;

receiving a first selection of a first money handler chosen by the first user for an automated transfer,

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a handler interface, the handler interface operable to communicate with one or more money handlers the first money handler comprising at least one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler, wherein the automated transfer information includes a first selection of a first money handler chosen by the first user for an automated transfer, and wherein the second choice of a second money handler comprises a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler, wherein the second money handler is different from the first money handler;

a payment controller in communication with the enabler interface and the handler interface, the payment controller operable to determining the direction of the automated transfer with respect to a first stored value fund[[;]] the payment controller operable to automatically transferring the amount between the first money handler and the first stored value fund[[;]], to automatically transferring the amount between the first stored value fund and a second stored value fund, wherein the second stored value fund is a temporary stored value fund,[[;]] and to automatically transferring the amount between the second stored value fund and the second money handler.

2.   (Currently Amended) The payment enabler method as recited in claim 1, further comprising the payment controller operable to determine a step of determining if a transfer period has expired.

3.   (Currently Amended) The payment enabler method as recited in claim 1, further comprising the payment controller operable to determine a step of determining if a threshold amount is crossed.

4.   (Currently Amended) The payment enabler method as recited in claim 3, wherein:

the enabler interface the receiving a first selection of the amount [[step]] comprises comprising a step of the payment controller determining the difference between the threshold amount and a balance of the stored value fund; and

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the difference is equal to the amount.

5. (Currently Amended) The payment enabler method as recited in claim 1, wherein the amount is included in the automated transfer information.

6. (Currently Amended) The payment enabler method as recited in claim 1, further comprising a step of the enabler interface electronically notifying the first user of at least one of the automated transfers, wherein the electronic notification includes at least one of a web page, an instant message, an e-mail message, a pager message, and a wireless phone message.

7. (Currently Amended) The payment enabler method as recited in claim 1, wherein the payment enabler server computer system comprises a plurality of computers coupled together by a computer network.

8. (Currently Amended) The payment enabler method as recited in claim 1, wherein the first money handler includes at least one of a stored value fund, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a money order issuer.

9. (Currently Amended) The payment enabler method as recited in claim1, wherein the amount corresponds to at least one of: currency, monetary value, airline mileage, promotional program points, gift certificate credit, and commodities.

10. (Currently Amended) The payment enabler method as recited in claim1, wherein [[the]] automatically transferring the amount between the first money handler and the first stored value fund step comprises at least one of the following steps:

the payment controller transferring the amount with a bank account;

the payment controller transferring the amount with a credit card or debit card;

the payment controller transferring the amount in a check or money order;

the payment controller transferring the amount to an agent location chosen by the user;

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the payment controller transferring a telegram or a greeting card with a check or money order for the amount; and

the payment controller transferring an electronic greeting card with an electronic payment notification for the amount embedded therewith.

11.   (Currently Amended) The payment enabler method as recited in claim 1, further comprising steps of:

the payment controller retrieving a trigger condition that initiates the automatically transferring the amount between the first money handler and the first stored value fund step; and

the payment controller determining when the trigger condition is satisfied.

12.   (Currently Amended) The payment enabler method as recited in claim 11, wherein the trigger condition includes at least one of:

a credit balance in the stored value fund meeting a threshold; and

a period of time expiring.

13.   (Currently Amended) The payment enabler method as recited in claim 1, wherein the user, the first money handler and the payment enabler server computer system are remotely located with respect to each other.

14 - 18.   (Cancelled)

19.   (Currently Amended) A method for automatically transferring credit between one or more stored value funds and one or more handlers using a wide-area computer network, the method comprising:

receiving automated transfer information at an enabler interface at the server computer system from a payment enabler user interface;

the enabler interface providing a first user interface to the first user, the first user coupled to the wide-area computer network, the first user associated with a first stored value fund, the first user interface including one of a group comprising a phone interface, an agent

interface, an internet interface, a kiosk interface, and an ATM interface, a server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface;

the enabler interface receiving a first selection of a first handler chosen by the first user for an automated transfer, the handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler;

a payment controller determining the direction of the automated transfer with respect to a first stored value fund;

the payment controller determining if a period of time for a periodic transfer has expired;

if the period of time has expired, the payment controller determining if a credit balance in the first stored value fund is above a threshold amount;

the enabler interface providing a second user interface to a second user, the second user coupled to the wide-area computer network, the second user associated with a second stored value fund, the second user interface including one of a group comprising a phone interface, an agent interface, an internet interface, a kiosk interface, and an ATM interface, the server computer system is operable to communicate with the phone interface, the agent interface, the internet interface, the kiosk interface, and the ATM interface;

the enabler interface receiving a second selection of a second handler chosen by a second user for the automated transfer, the second money handler comprising one of a group including a promotion handler, a credit card handler, a debit card handler, a bank handler, and an agent handler, wherein the second money handler is different from the first money handler;

the payment controller automatically transferring the amount between the first stored value fund and the second stored value fund after the credit balance in the first stored value fund is above the threshold amount; and

the payment controller automatically transferring the amount between the second stored value fund and the second money handler.

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20. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, further comprising a step of determining if a threshold amount is crossed.

21. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, wherein:

the determining the amount step comprising a step of determining the difference between the threshold amount and a balance of the stored value fund; and

the difference is equal to the amount.

22. (Cancelled)

23. (Original)   The method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network as recited in claim 19, wherein the stored value fund is only accessible by the user over the wide-area computer network.

24. (Original)   A computer-readable medium having computer-executable instructions for performing the computer-implementable method for automatically transferring credit between the stored value fund and the handler using the wide-area computer network of claim 19.